



**Service of Process
Transmittal**

05/24/2018

CT Log Number 533399746

TO: Kim Turner
Allstate Insurance Company - Nashville MCO
555 Marriott Dr Ste 850
Nashville, TN 37214-5026

RE: **Process Served in Tennessee**

FOR: Allstate Insurance Company (Domestic State: IL)

ENCLOSED ARE COPIES OF LEGAL PROCESS RECEIVED BY THE STATUTORY AGENT OF THE ABOVE COMPANY AS FOLLOWS:

TITLE OF ACTION: HENRY PERRY and DONNA McDOWELL PERRY, Plts. vs. ALLSTATE INSURANCE COMPANY, Dft.

DOCUMENT(S) SERVED: Summons, Return, Complaint, Exhibit(s)

COURT/AGENCY: Thirtieth Judicial District Circuit Court of Shelby County, TN
Case # CT00195818

NATURE OF ACTION: Insurance Litigation

ON WHOM PROCESS WAS SERVED: C T Corporation System, Knoxville, TN

DATE AND HOUR OF SERVICE: By Certified Mail on 05/24/2018 postmarked: "Illegible"

JURISDICTION SERVED : Tennessee

APPEARANCE OR ANSWER DUE: Within 30 days after service, not including the day of service

ATTORNEY(S) / SENDER(S): Patrick M. Ardis
Wolff Ardis, P.C.
5810 Shelby Oaks Drive
Memphis, TN 38134
901-763-3336

ACTION ITEMS: CT has retained the current log, Retain Date: 05/24/2018, Expected Purge Date: 05/29/2018

Image SOP

Email Notification, Kim Turner chzwv@allstate.com

Email Notification, Susan Ellis selli@allstate.com

Email Notification, Kelly Merryman Kelly.merryman@allstate.com

SIGNED: C T Corporation System
ADDRESS: 300 Montvue RD
Knoxville, TN 37919-5546
TELEPHONE: 312-345-4336

CERTIFIED MAIL

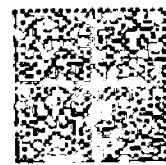
Case 2:18-cv-02417-TLP Document 1-2 Filed 06/19/18 Page 2 of 25 PageID 6



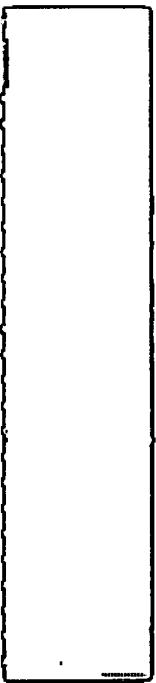
7017 1450 0002 1327 2536

STATE OF TENNESSEE
DEPARTMENT OF COMMERCE AND INSURANCE
500 JAMES ROBERTSON PARKWAY
NASHVILLE, TENNESSEE 37243

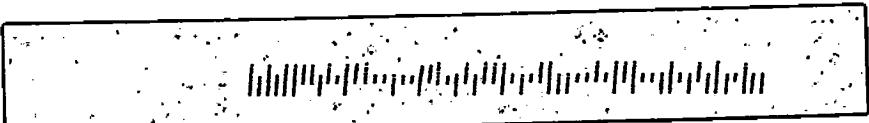
FIRST CLASS



U.S. POSTAGE > KEYBONES
MAY 22 2018
ZIP 37243 \$ 000.040
02 47
C000345998 MAY 22 2018



7017 1450 0002 1327 2536 05/08/2018
ALLSTATE INSURANCE COMPANY
300 MONTVUE RD, # C T CORP.
KNOXVILLE, TN 37919-5546



**STATE OF TENNESSEE
Department of Commerce and Insurance
500 James Robertson Parkway
Nashville, TN 37243-1131
PH - 615.532.5260, FX - 615.532.2788
Jerald.E.Gilbert@tn.gov**

May 8, 2018

Allstate Insurance Company
300 Montvue Rd, % C T Corp.
Knoxville, TN 37919-5546
NAIC # 19232

Certified Mail
Return Receipt Requested
7017 1450 0002 1327 2536
Cashier # 38293

Re: Henry Perry And Donna Mcdowell Perry V. Allstate Insurance Company
Docket # CT-001958-18

To Whom It May Concern:

Pursuant to Tennessee Code Annotated § 56-2-504 or § 56-2-506, the Department of Commerce and Insurance was served May 7, 2018, on your behalf in connection with the above-styled proceeding. Documentation relating to the subject is herein enclosed.

Jerald E. Gilbert
Designated Agent
Service of Process

Enclosures

cc: Circuit Court Clerk.
Shelby County
140 Adams Street, Rm 324
Memphis, Tn 38103

SUMMONS IN CIVIL ACTION

Docket No. CT-001958-18

Lawsuit
 Divorce

Ad Damnum \$ _____

HENRY PERRY and DONNA
McDOWELL PERRY

ALLSTATE INSURANCE COMPANY

VS

Plaintiff(s)

Defendant(s)

TO: (Name and Address of Defendant (One defendant per summons))

Allstate Insurance Company
c/o CT Corporation System
300 Montvue Road
Knoxville, TN 37919

Method of Service:

- Certified Mail
 Shelby County Sheriff
 Commissioner of Insurance (\$)
 Secretary of State (\$)
 Other TN County Sheriff (\$)
 Private Process Server
 Other

(\$) Attach Required Fees

You are hereby summoned and required to defend a civil action by filing your answer with the Clerk of the Court and

serving a copy of your answer to the Complaint on Patrick M. Ardis

Plaintiff's

attorney, whose address is 5810 Shelby Oaks Drive, Memphis, TN 38134

telephone 901-763-3336

within THIRTY (30) DAYS after this summons has been served upon you, not including the day of service. If you fail to do so, a judgment by default may be taken against you for the relief demanded in the Complaint.

JIMMY MOORE, Clerk / DONNA RUSSELL, Clerk and Master

TESTED AND ISSUED _____

By _____, D.C.

TO THE DEFENDANT:

NOTICE; Pursuant to Chapter 919 of the Public Acts of 1980, you are hereby given the following notice:

Tennessee law provides a ten thousand dollar (\$10,000) personal property exemption from execution or seizure to satisfy a judgment. If a judgment should be entered against you in this action and you wish to claim property as exempt, you must file a written list, under oath, of the items you wish to claim as exempt with the Clerk of the Court. The list may be filed at any time and may be changed by you thereafter as necessary; however, unless it is filed before the judgment becomes final, it will not be effective as to any execution or garnishment issued prior to the filing of the list. Certain items are automatically exempt by law and do not need to be listed. These include items of necessary wearing apparel (clothing) for yourself and your family and trunks or other receptacles necessary to contain such apparel, family portraits, the family Bible and school books. Should any of these items be seized, you would have the right to recover them. If you do not understand your exemption right or how to exercise it, you may wish to seek the counsel of a lawyer.

FOR AMERICANS WITH DISABILITIES ACT (ADA) ASSISTANCE ONLY, CALL (901) 222-2341

I, JIMMY MOORE / DONNA RUSSELL, Clerk of the Court, Shelby County, Tennessee, certify this to be a true and accurate copy as filed this

20 _____

JIMMY MOORE , Clerk / DONNA RUSSELL, Clerk and Master By: _____, D.C.

RETURN OF SERVICE OF SUMMONS

I HEREBY CERTIFY THAT I HAVE SERVED THE WITHIN SUMMONS:

By delivering on the _____ day of _____, 20____ at _____ M. a copy of the summons
and a copy of the Complaint to the following Defendant _____
at _____

By:

Signature of person accepting service

Sheriff or other authorized person to serve process

RETURN OF NON-SERVICE OF SUMMONS

I HEREBY CERTIFY THAT I HAVE NOT SERVED THE WITHIN SUMMONS:

To the named Defendant _____
because _____ is (are) not to be found in this County after diligent search and inquiry for the following
reason(s): _____

This _____ day of _____, 20_____.

By:

Sheriff or other authorized person to serve process



The Shelby County, Tennessee Circuit Court

Case Style: HENRY PERRY VS ALLSTATE INSURANCE CO

Case Number: CT-001958-18

Type: SUMMONS ISSD TO MISC

A handwritten signature of "Sharon Smith" is written over a small circular official seal.

Sharon Smith, DC

Electronically signed on 04/30/2018 08:09:25 AM

**IN THE CIRCUIT COURT OF TENNESSEE
FOR THE THIRTIETH JUDICIAL DISTRICT AT MEMPHIS**

HENRY PERRY and DONNA McDOWELL PERRY,)
)
)
Plaintiffs,)
)
)
VS.)
)
)
ALLSTATE INSURANCE COMPANY,)
)
)
Defendant.)
)

NO.: CT-001958-18

Jury Demanded

COMPLAINT

COME NOW the Plaintiffs, Henry and Donna Perry, by and through their counsel, and files this Complaint against the Defendant, Allstate Insurance Company (herein "Allstate"), and would respectfully show the Court the following facts to-wit:

PARTIES

1. Plaintiffs, Henry Perry and Donna McDowell Perry, are adult resident citizens of Shelby County, Tennessee residing at 4034 Orleans Road, Memphis, Tennessee 38116.
2. Defendant, Allstate, is a duly qualified and licensed corporation doing business in the State of Tennessee with its principle address identified as 3075 Sanders Road STE H1E, Northbrook, Illinois 60062-7119. Allstate's registered agent for service of process is C T Corporation System, 300 Montvue Road, Knoxville, Tennessee, 37919-5546.

JURISDICTION AND VENUE

3. This Court has jurisdiction over this action pursuant to Tenn. Code Ann. § 20-2-214(a)(4) because the parties entered into a "contract of insurance, indemnity or guaranty

covering ... property ... located within the state at the time of contracting.”

4. Venue is proper in this Court Pursuant to Tenn. Code Ann. § 20-4-101 since the contract was entered into and to be performed in Shelby County and because the Plaintiffs reside in Shelby County.

STATEMENT OF FACTS

5. Plaintiffs adopt by reference the foregoing paragraphs as if fully set forth herein.

6. This action is for breach of contract and declaratory relief arising out of Allstate’s unjustified refusal to provide coverage under an insurance policy sold to Plaintiffs.

7. Plaintiffs, Henry Perry and Donna McDowell Perry, are the named insured under the Allstate Property and Casualty Insurance Company Homeowners Policy No. 963_329_290, attached hereto as Exhibit A (the “Policy”), which specifically provides coverage for loss resulting from the “sudden and accidental direct physical loss to property.”

8. The Policy identifies the property located at 1217 E. Mallory, Memphis, Tennessee 38106-7711 as the property covered under the terms of the Policy (the “Subject Property”).

9. On April 6, 2017, while the Policy was in effect, the Subject Property was damaged by fire, resulting in a near to total loss of the Subject Property. In accordance with the terms of the Policy, Plaintiffs notified Allstate of the damages and Plaintiffs made a claim for coverage under the Policy (the “Claim”).

10. On April 10, 2017, an Allstate representative inspected the Subject Property.

11. On April 14, 2017, following inspection of the damage to the Subject Property, Allstate issued a letter to Plaintiffs approving the Claim (the “Approval Letter”). Soon thereafter, Allstate revoked this claim approval.

12. On August 17, 2017, Allstate denied coverage of Plaintiffs' Claim, stating that that the Claim was denied because the fire damage constituted "vandalism or malicious mischief" and the property have been "vacant or unoccupied for more than 30 consecutive days immediately prior to the vandalism or malicious mischief." Allstate also asserted in the Declination Letter that the fire had been "intentionally set."

13. The Policy does not define "vandalism" or "malicious mischief," nor do such terms encompass intentionally set fires in Tennessee. As such, the fire damage to the Subject Property was covered under the Policy.

14. By denying coverage when the Claim was covered under the Policy and all prerequisites to coverage were met, Allstate breached its contractual obligation to Plaintiffs.

FIRST CAUSE OF ACTION

(Breach of Contract)

15. Plaintiffs adopt by reference the foregoing paragraphs as if fully set forth herein.

16. The Policy constitutes a valid and enforceable contract between Allstate and Plaintiffs, Henry Perry and Donna McDowell Perry, because Plaintiffs were the named insured under the Policy.

17. Plaintiffs have paid all premiums, provided prompt notice of the claim, and otherwise performed all obligations required of them under the Policy.

18. Under the terms of the Policy, Allstate must pay up to \$133,335.00 for damages to the Subject Property.

19. As detailed above, the facts of the Claim come within the provisions for coverage under the Policy.

20. Allstate has not paid any amounts to Plaintiffs in connection with the Claim. By

failing to provide coverage for the Claim, Allstate has breached the terms of the Policy.

21. As a direct and proximate result of Allstate's breach of the Policy, Plaintiffs have suffered damages in an amount to be determined at trial, plus consequential damages, attorneys' fees, and pre- and post-judgement interest to the extent permitted by law.

SECOND CAUSE OF ACTION

(Declaratory Relief)

22. Plaintiffs adopt by reference the foregoing paragraphs as if fully set forth herein.

23. Pursuant to the terms of the Policy, Allstate is obligated to pay, up to the \$133,335.00 limit of liability, for damage to the Subject Property.

24. As detailed above, the facts of the Claim come within the coverage provisions of the Policy.

25. Allstate disputes its legal obligation to pay the Claim.

26. Pursuant to Tenn. Code Ann. § 29-14-104, Plaintiffs are entitled to a declaration by this Court of Allstate's obligations under the Policy.

27. An actionable and justiciable controversy exists between Plaintiffs and Allstate concerning the proper construction of the Policy, and the right and obligations of the parties thereto, with respect to the Claim for the fire at the Subject Property on April 6, 2017.

28. Plaintiffs are entitled to a declaration that there is coverage available for the fire on April 6, 2017, under the Policy, and, pursuant to Tenn. Code Ann. § 29-14-110, any other relief this Court deems proper.

PRAYER FOR RELIEF

WHEREFORE, Plaintiffs pray for relief as follows:

(a) On the First Cause of Action, Plaintiffs request that the Court enter

judgement against Allstate, awarding Plaintiffs damages in an amount to be determined at trial, plus consequential damages, attorneys' fees, and pre- and post-judgement interest to the extent permitted by law;

- (b) Punitive damages in an amount determined by the jury;
- (c) On the Second Cause of Action. Plaintiffs request that this Court enter a declaratory judgment in favor of Plaintiffs and against Allstate, declaring that Allstate is obligated to pay Plaintiffs, up to the applicable limits of the Policy, for the Claim; and
- (d) Additionally, Plaintiffs request such other and further relief as the Court deems just and proper.

JURY DEMAND

Plaintiffs hereby demand a trial by jury on all issues so triable.

Respectfully Submitted,



Patrick M. Ardis (TN Bar #8263)
Elaine Sheng (TN Bar # 18438)
Wolff Ardis, P.C.
5810 Shelby Oaks Drive
Memphis, TN 38134
Phone (901) 763-3336
Fax (901) 763-3376
pardis@wolffardis.com
esheng@wolffardis.com

Attorneys for Plaintiff



Terry Edwards
7731 US Hwy 70 #202
Bartlett TN 38133



HENRY PERRY
AND DONNA McDOWELL PERRY
1217 E MALLORY AVE
MEMPHIS TN 38106-7711

Information as of April 15, 2016

Policyholder(s) Page 1 of 2

Henry Perry and Donna McDowell Perry

Policy number

963 329 290

Your Allstate agency is
Terry Edwards
(901) 388-3773
TerryEEdwards@allstate.com

Thank You for Being a Loyal Allstate Customer—We're Happy to Have You with Us!

Here's your Homeowners insurance renewal offer for the next 12 months. We've also included a guide to what's in this package and answers to some common questions.

Renewing your policy is easy

Keep an eye out for your bill, which should arrive in a couple of weeks. Just send your payment by the due date on your bill.

If you're enrolled in the Allstate Easy Pay Plan, you won't receive a bill—we'll send you a statement with your payment withdrawal schedule.

You also won't receive a bill if a mortgage company or lienholder pays your insurance premium for you.

How to contact us

Give your Allstate Agent a call at (901) 388-3773 if you have any questions. It's our job to make sure you're in good hands.

Sincerely,

Steven P. Sorenson
President, Allstate Property and Casualty Insurance Company

RP378-4

EXHIBIT A



Policy number: **963 329 290**
 Policy effective date: June 1, 2016
 Your Allstate agency is Terry Edwards
 (901) 388-3773

Page 2 of 2

Your Insurance Coverage Checklist

We're happy to have you as an Allstate customer! This checklist outlines what's in this package and provides answers to some basic questions, as well as any "next steps" you may need to take.

What's in this package?

See the guide below for the documents that are included. **Next steps:** review your *Policy Declarations* to confirm you have the coverages, coverage limits, premiums and savings that you requested and expected. Read any *Endorsements* or *Important Notices* to learn about new policy changes, topics of special interest, as well as required communications. Keep all of these documents with your other important insurance papers.

Am I getting all the discounts I should?

Confirm with your Allstate Agent that you're benefiting from all the discounts you're eligible to receive.

What about my bill?

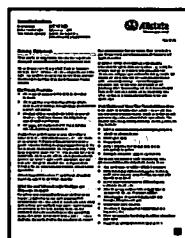
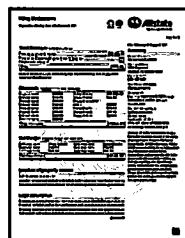
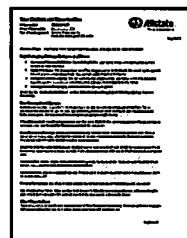
Unless you've already paid your premium in full, we'll send your bill separately. **Next steps:** please pay the minimum amount by the due date listed on it.

You can also pay your bill online at allstate.com or by calling 1-800-ALLSTATE (1-800-255-7828). Para español, llamar al 1-800-979-4285. If you're enrolled in the Allstate® Easy Pay Plan, we'll send you a statement detailing your payment withdrawal schedule.

What if I have questions?

You can either contact your Allstate Agent or call us 24/7 at 1-800-ALLSTATE (1-800-255-7828) - para español, llamar al 1-800-979-4285 - with questions about your coverage, or to update your coverages, limits, or deductibles. Or visit us online at allstate.com.

A guide to your renewal package



Your Choices and Opportunities
 This includes additional details about your coverage, along with information on discounts and other coverage options.

Policy Declarations*
 The Policy Declarations lists policy details, such as your property details and coverages.

Important Notices
 We use these notices to call attention to particularly important coverages, policy changes and discounts.

Insurance Made Simple
 Insurance seem complicated? Our online guides explain coverage terms and features:
www.allstate.com/madesimple
Espanol.allstate.com/facildeentender

* To make it easier to see where you may have gaps in your protection, we've highlighted any coverages you do not have in the Coverage Detail section in the enclosed Policy Declarations.

Your Choices and Opportunities

Policy number: **963 329 290**
 Policy effective date: June 1, 2016
 Your Allstate agency is Terry Edwards
 (901) 388-3773



Page 1 of 2

As a customer insured with our Base policy, you have the opportunity to upgrade your policy at any time with one of our new products or options!

Allstate Offers You Innovative New Choices...

Don't forget we now offer Allstate® Your Choice Home insurance, which packages together the kind of coverages and features you want most. That's on top of what you already get from Allstate, like quality claim service available 24/7. Consider whether one of our new Your Choice Home packages—with features not offered in our Base policy—is right for you:

- Platinum Protection package—maximum Allstate protection
- Gold Protection package—enhanced coverage for added protection

Allstate® Your Choice Home Package Comparison

Features	Platinum Protection	Gold Protection
Claim RateGuard SM : Your rate won't go up just because you file your first claim	✓	
*Guaranteed Renewal for Claims: Your policy will be renewed regardless of the number of claims you have *(not available in all states)	✓	✓
Claim-Free Bonus: You can earn a credit of up to 5% to apply towards your next renewal premium if you remain claim-free	✓	✓
Coverage Cushion: Extended protection that provides reimbursement of up to 120% of your policy limit for covered losses (not available for Select Homeowners policies)	✓	✓
Increased amount of coverage for contents and valuables inside your home (while typically equal to 60% of your current Dwelling coverage limit, it is increased to 75%)	✓	✓
Coverage for theft of jewelry, watches and furs—up to \$5,000	✓	✓

...And New Personalized Options

In addition to Your Choice Home packages, we also now offer new Personalized Options. These specialized options provide specific coverage and limit combinations that cater to the individual interests of today's homeowner. Perhaps one of these Personalized Options is right for you:

Prized Possessions: provides extended coverage—up to \$10,000—and increased limits for special assets, such as jewelry, watches and furs and increased limits for silverware.



Your Choices and Opportunities

Policy number: **963 329 290**
 Policy effective date: June 1, 2016
 Your Allstate agency is Terry Edwards
 (901) 388-3773

Home Enterprise Coverage: provides increased coverage limits for those who work from home in an office or studio and need additional protection for equipment, supplies, furnishings and liability for business pursuits. Also includes \$5,000 worth of electronic data recovery expense.

Electronic Data Recovery Endorsement: provides expense reimbursement up to \$5,000 for costs associated with researching, replacing and restoring lost data. It also provides coverage in the event of lost data due to a computer virus.

Yard & Garden: includes higher limits and extended coverage for trees, shrubs, landscaping and motorized land vehicles (such as riding lawn mowers and garden tractors).

Sports & Leisure: provides expanded coverage for items such as sports equipment and increased coverage limits for certain watercraft.

Music & Photography: provides extended coverage for musical instruments and photography equipment.

You can add a Your Choice Home package or Personalized Option to your policy right away, without waiting for your current policy to expire—just call your Allstate representative for a quote today!

Discounts and Other Opportunities

There are a variety of ways to save money on your Allstate homeowners insurance. Below are just a few discounts and savings options that may be available in your area (subject to qualifications).

Home Buyer Discount

For those who have recently purchased a home that is less than 50 years old.

Claim Free Discount

For those who maintain a property policy for at least one year prior to their Allstate policy's effective date and have no claims within five years.

55 and Retired Discount

For those who are retired and over age 55.

Home and Auto Discount

For those who insure their home, condo, mobile home or apartment through Allstate, as well as their auto.

Age of Home Discount

A varying discount based on the age of home (under 50 years old)—the newer the home, the larger the discount.

Partially Renovated Home Discount

For those with certain home renovations that were completed by a licensed contractor (such as a new roof or updated electrical or plumbing systems).

To learn more about these and other discounts available in your area, contact your Allstate representative today!

X71642

Renewal Homeowners Policy Declarations

Your policy effective date is June 1, 2016



Page 1 of 4

Total Premium for the Premium Period (Your bill will be mailed separately)

Premium for property insured	\$1,774.22
Total	\$1,774.22

If you do not pay in full, you will be charged an installment fee(s). Refer to your bill for installment fee information.

Information as of April 15, 2016

Summary

Named Insured(s)

Henry Perry and Donna McDowell Perry

Mailing address

**1217 E Mallory
Memphis TN 38106-7711**

Policy number

963 329 290

Your policy provided by

**Allstate Property and Casualty
Insurance Company**

Policy period

Begins on **June 1, 2016** at 12:01 A.M.
standard time, with no fixed date of
expiration

Premium period

**Beginning June 1, 2016 through June 1,
2017** at 12:01 A.M. standard timeYour Allstate agency is
Terry Edwards7731 US Hwy 70 #202
Bartlett TN 38133
(901) 388-3773

TerryEEdwards@allstate.com

Some or all of the information on your Policy Declarations is used in the rating of your policy or it could affect your eligibility for certain coverages. Please notify us immediately if you believe that any information on your Policy Declarations is incorrect. We will make corrections once you have notified us, and any resulting rate adjustments, will be made only for the current policy period or for future policy periods. Please also notify us immediately if you believe any coverages are not listed or are inaccurately listed.

Discounts (included in your total premium)

Protective Device	4%	Claim Free	17%
Home and Auto	35%		

Location of property insured

1217 E Mallory, Memphis, TN 38106-7711

Rating Information*

Please review and verify the information regarding your insured property. Please refer to the Important Notice (X67831-1) for additional coverage information. Contact us if you have any changes.

The dwelling is of frame construction and is occupied by 1 family

Your dwelling is 1 mile to the fire department

Dwelling Style:

Built in 1935; 1 family; 1165 sq. ft.; 1 story

Foundation:

100% Crawlspace

Interior details:

One basic kitchen

One basic full bath

Exterior wall type:

100% clapboard

Interior wall partition:

100% plaster

Heating and cooling:

Gas heating, 100%

Additional details:Interior wall height - greater than 10 ft,
100%**Fire protection details:**

(continued)

Renewal Homeowners Policy Declarations

Policy number: **963 329 290**
 Policy effective date: June 1, 2016
 Your Allstate agency is Terry Edwards
 (901) 388-3773

Rating Information* (continued)

Fire department subscription - no 250 ft. to fire hydrant
 1 mile to fire department

Roof surface material type:

Composition
 • 100% asphalt / fiberglass shingle

**This is a partial list of property details. If the interior of your property includes custom construction, finishes, buildup, specialties or systems, please contact your Allstate representative for a complete description of additional property details.*

Mortgagee

None

Additional Interested Party

None

Coverage detail for the property insured

Coverage	Limits of Liability	Applicable Deductible(s)
Dwelling Protection - with Building Structure Reimbursement Extended Limits	\$133,355	• \$1,000 All peril
Other Structures Protection	\$13,336	• \$1,000 All peril
Personal Property Protection - Reimbursement Provision	\$80,013	• \$1,000 All peril
Additional Living Expense	Up to 12 months not to exceed \$13,336	
Family Liability Protection	\$100,000 each occurrence	
Guest Medical Protection	\$1,000 each person	
Building Codes	Not purchased*	
Water Back-Up	Not purchased*	
Business Property Protection	Not purchased*	
Business Pursuits	Not purchased*	
Electronic Data Processing Equipment	Not purchased*	
Electronic Data Recovery	Not purchased*	
Extended Coverage on Cameras	Not purchased*	
Extended Coverage on Jewelry, Watches and Furs	Not purchased*	

(continued)

Renewal Homeowners Policy Declarations

Policy number: **963 329 290**
 Policy effective date: June 1, 2016
 Your Allstate agency is Terry Edwards
 (901) 388-3773



Page 3 of 4

Coverage	Limits of Liability	Applicable Deductible(s)
Extended Coverage on Musical Instruments	Not purchased*	
Extended Coverage on Sports Equipment	Not purchased*	
Fire Department Charges	Not purchased*	
Golf Cart	Not purchased*	
Home Day Care	Not purchased*	
Identity Theft Expenses	Not purchased*	
Incidental Office, Private School Or Studio	Not purchased*	
Increased Coverage on Money	Not purchased*	
Increased Coverage on Securities	Not purchased*	
Increased Silverware Theft Limit	Not purchased*	
Loss Assessments	Not purchased*	
Satellite Dish Antennas	Not purchased*	

* This coverage can provide you with valuable protection. To help you stay current with your insurance needs, contact your agent to discuss available coverage options and other products and services that can help protect you.

Scheduled Personal Property Coverage

Your policy does not include Scheduled Personal Property Coverage. This coverage can provide you with valuable protection. To help you stay current with your insurance needs, contact your agent to discuss available coverage options and other products and services that can help protect you.

Your policy documents

Your Homeowners policy consists of the Policy Declarations and the following documents. Please keep them together.

- Homeowners Policy - APC220
- Tennessee Amendatory Endorsement Homeowners Policy - APC246-1
- Building Structure Reimbursement Extended Limits Endorsement - APC198



Renewal Homeowners Policy Declarations

Policy number: **963 329 290**
Policy effective date: June 1, 2016
Your Allstate agency is Terry Edwards
(901) 388-3773

Page 4 of 4

Important payment and coverage information

Here is some additional, helpful information related to your coverage and paying your bill:

- Coverage A - Dwelling Protection Limit includes an approximate increase of \$1,614 due to the Property Insurance Adjustment provision. Coverage B - Other Structures Protection and Coverage C - Personal Property Protection adjusted accordingly.
- Please note: This is not a request for payment. Your bill will be mailed separately.

Allstate Property and Casualty Insurance Company's Secretary and President have signed this policy with legal authority at Northbrook, Illinois.



Steven P. Sorenson
President



Susan L. Lees
Secretary



Important notices

Policy number: **963 329 290**
 Policy effective date: June 1, 2016
 Your Allstate agency is Terry Edwards
 (901) 388-3773

Page 1 of 3

Dwelling Profile

Allstate has determined that the estimated cost to replace your home is: **\$133,355**

The enclosed Policy Declarations shows the limit of liability applicable to Dwelling Protection-Coverage A of your homeowners insurance policy. The estimated replacement cost of your home is the minimum amount for which we will insure your home.

The decision regarding the limit applicable to your Dwelling Protection-Coverage A is your decision to make, as long as, at a minimum, your limit equals the estimated replacement cost as determined by Allstate and does not exceed maximum coverage limitations established by Allstate.

It is important to keep in mind that your Coverage A limits reflect a replacement cost that is only an estimate based on data that was available to us when we made this estimate (this information is described in the "Rating Information" section of your Policy Declarations). The actual amount it will cost to replace your home cannot be known until after a covered total loss has occurred.

How is the replacement cost estimated?

Many factors can affect the cost to replace your home, including its age, size, and type of construction. For example, the replacement cost uses construction data, such as labor and materials, that are available to us when we made this estimate. This estimate is also based on characteristics of the home, which include information that you provided to us. You might have chosen to insure your home for a higher amount than the estimated replacement cost shown above.

Note to customers renewing their policy

The estimated replacement cost for your home may have changed since the last time we communicated this information to you. This is because, at renewal, Allstate uses the home characteristics that you have provided to us to recalculate and update the estimated replacement cost. Using updated labor and material rates for your zip code, Allstate takes the home characteristics you have provided and determines the updated estimated replacement cost. The information about your home's characteristics is provided in the "Rating Information" section of your Policy Declarations.

If the information about your home shown in your Policy Declarations requires any change or if you have any questions or concerns about the information contained in this important

Notice, please contact your Allstate representative, or call us at 1-800-ALLSTATE®.

Additional Information About Dwelling Protection Limits

Your policy includes a feature called "Property Insurance Adjustment" (PIA). PIA reflects changes in construction costs in your area that may have occurred during the policy period.

We would like you to know that your policy's PIA recently indicated that construction costs in your area have increased. Based on this information, we have automatically increased your Dwelling Protection-Coverage A limits.

However, it is ultimately your responsibility to consider whether the changes we have made are sufficient for your insurance needs. It is important for you to understand that these are only estimates and the new limits of your policy may not provide sufficient coverage in the event of a loss. For example, if you have done any remodeling to your home which has not been updated in our records, your home's replacement cost may be higher than our current records indicate. In that case, you may want to increase your limits to reflect such changes. Conversely, there is a possibility that your new limits may provide coverage in excess of the actual replacement cost of your home. For example, if you originally decided to insure your home at an amount that exceeded the estimated replacement cost, you may want to call your Allstate representative to discuss the current value of your home and the possibility of lowering your limits.

If you have any questions about PIA, or your policy in general, please contact your Allstate representative.

X67831-1

What You Should Know About Flood Insurance

Most homeowners, renters and commercial insurance policies do not provide coverage for flood damage. In fact, protection against floods is generally available only through a separate policy.

That's why Allstate is a participant in the National Flood Insurance Program (NFIP) and offers standard flood insurance policies.* A flood insurance policy can help complete the



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(901) 388-3773

insurance protection for your property and help protect your financial well-being.

You May Have More Risk from Flood Than You Think

Approximately 90 percent of all disasters in the U.S. are flood related. While you may think that it couldn't happen to you, over 25 percent of all flood losses occur in low- to moderate-risk areas.

What's more, flood damage is often accompanied by other damage, such as wind and hail (which is typically covered under a property policy). So if you purchase your NFIP coverage through Allstate, you would have the convenience and peace of mind that comes with working with just one claim adjuster and one agent, instead of two or more for a flood claim.

Flood Coverage Is Affordable

The federal government sets the rates for flood insurance, so there's typically no difference in rates from policy to policy. You can switch to an NFIP flood insurance policy administered by Allstate for the same amount of premium you may be paying elsewhere. If you choose Allstate, you can have the quality service you've come to expect from us.

For more information about flood insurance, or if you have any questions about your policy in general, please contact your Allstate representative or visit us at allstate.com.

* Allstate provides the standard flood insurance policy under the terms of the National Flood Insurance Act of 1968 and its amendments, and Title 44 of the Code of Federal Regulations. The standard flood insurance policy is written by Allstate for the National Flood Insurance Program which is administered by the Federal Insurance Administration, part of the Federal Emergency Management Agency.

Subject to availability and qualifications. Other terms, conditions and exclusions may apply.

X73168

Additional Protection for Your Most Valuable Possessions

Property insurance covers many belongings, but some items may require higher coverage limits than those in a standard property policy.

Scheduled Personal Property (SPP) coverage gives you additional protection against loss or damage to your valuables.

It's protection not typically provided with standard property coverage. SPP benefits typically include:

- No deductibles to meet
- Coverage for lost or damaged items
- Coverage for valuables kept in a storage location outside your home

Items That May Need the Extra Protection

SPP coverage provides protection for an array of valuable personal property. Here are some of the items you can protect by purchasing SPP coverage through Allstate:

- Jewelry (including wedding rings and precious or semi-precious stones)
- Furs
- Cameras (digital, still, movie, video and related equipment)
- Silverware and antiques (including furniture)
- Musical instruments
- Collections (stamps, coins, music)
- Fine art works (including paintings, etchings, vases and sculptures)
- Manuscripts or books
- Home-office equipment (laptop, computer, audio/visual)
- Sports equipment (such as golf clubs)

Affordable Protection for Your Valuables

The cost of SPP coverage varies, but the value of your property is the best way to determine how much coverage you need. The rates are generally a small percentage of the total value of the items you're insuring. This means that your valuables are being protected for only a fraction of the cost.

Regularly Review Your SPP Coverage

Even if you currently have SPP coverage, it's a good idea to review it annually. It's possible that the value of your property has changed or that you've purchased new items that have not been added to your coverage.

To learn more about SPP coverage, or if you have any questions about your insurance policy in general, contact your Allstate representative, or visit us at allstate.com.

X73169

Managing Your Renewal Premiums

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We understand that many of our customers budget their insurance payments, so we want to let you know that you may see an increase or decrease in your premium with your upcoming renewal.

What Affects Your Premium?

As you may know, your premium is determined by a number of factors, such as your loss history, the coverages you purchase, and your eligibility for discounts. We also may adjust our rates periodically to ensure that we keep pace with operating cost and claim experience in Tennessee.

Please keep in mind that any recent changes you may have made to your policy may also affect the amount of your premium.

Options for Managing Your Premium

There may be ways you can help manage your insurance costs. For example, some of the ways you may be able to maintain or even reduce your premium include:

- Reviewing your coverages and ensuring they meet your current needs
- Adjusting your deductible and/or limits
- Policy discounts that may be available to you

Your Allstate representative can help make certain you are aware of options to manage your costs. Please take a moment to review your policy to make sure it meets your current needs. We know that insurance costs are extremely important to you, and it's one of our goals to help you manage those costs while always keeping you in Good Hands.

Have Questions? Please Contact Us

If you have any questions about your policy premium or how to manage the cost of your insurance, please feel free to contact your Allstate representative.

X73170

Other Allstate Companies Also Offer Homeowners Insurance—Giving You Additional Protection Options

We want to make sure you know that Homeowners insurance is available from different Allstate-branded companies—each with its own mix of price and coverage options. Although your current policy is with Allstate Property and Casualty Insurance Company, Homeowners coverage from another

Allstate-branded company can differ from your current policy in a number of ways, including:

- Price
- Coverage
- Features
- Discounts

Things To Consider When Comparing Insurance Policies

When comparing different policies, you may want to consider the following:

- **Price** – While another company may offer a lower premium today, the premium could change in the future. Be sure to consider this.
- **Policy Features and Benefits** – Some of the policy features and benefits that your current policy has may not be available or carry over to the new company. Also, the new policy might not provide the same level of benefits as your current policy. And if you leave Allstate Property and Casualty Insurance Company, you will not be able to return to that company or get the same rate.

Your Allstate Agent Can Help

Your Allstate Agent is here and can discuss any options you might be interested in. We want to thank you again for choosing Allstate to protect what's important to you.

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Privacy Statement

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Thank you for choosing Allstate. We value you, respect your privacy and work hard to protect your personal information.

This statement is provided on behalf of Allstate Insurance Company and the affiliates ("Allstate") listed at the end of this notice. We would like to explain how we collect, use and share the information we obtain about you in the course of doing business.

Our Privacy Assurance

- We do not sell your personal or medical information to anyone.
- We do not share your information with non-affiliate companies that would use it to contact you about their own products and services, unless permitted pursuant to a joint marketing agreement.
- We require persons or organizations that represent or assist us in servicing your policy and claims to keep your information confidential.
- We require our employees to protect your personal information and keep it confidential.

As you can see, protecting your personal information is important to us. In addition to the practices described above, we use a variety of physical, technical and administrative security measures that help to safeguard your information. For Social Security Numbers (SSN), this includes restricting access to our employees, agents and others who use your SSN only as permitted by law: to comply with the law, to provide you with products and services, and to handle your claims. Also, our employees' and agents' access to and use of your SSN are limited by the law, our policies and standards, and our written agreements.

Our privacy practices continue to apply to your information even if you cease to be an Allstate customer.

What Personal Information Do We Have and Where Do We Get It

We gather personal information from you and from outside sources for business purposes. Some examples of the information we collect from you may include your name, phone number, home and e-mail addresses, driver's license number, Social Security Number, marital status, family member information and healthcare information. Also, we maintain records that include, but are not limited to, policy coverages, premiums, and payment history. We also collect information from outside sources including, but not limited to, insurance support organizations that assemble or collect information about individuals for the purpose of providing to insurance

companies. This information may include, but is not limited to, your driving record, claims history, medical information and credit information.

In addition, Allstate and its business partners gather information through Internet activity, which may include, for example, your operating system, links you used to visit allstate.com, web pages you viewed while visiting our site or applications, Internet Protocol (IP) addresses, and cookies. We use cookies, analytics and other technologies to help:

- Evaluate our marketing campaigns
- Analyze how customers use our website and applications
- Develop new services
- Know how many visitors have seen or clicked on our ads

Also, our business partners assist us with monitoring information including, but not limited to, IP addresses, domain names and browser data, which can help us to better understand how visitors use allstate.com.

How We Use and Share Your Personal Information

In the course of normal business activities, we use and share your personal information. We may provide your information to persons or organizations within and outside of Allstate. This would be done as required or permitted by law. For example, we may do this to:

- Fulfill a transaction you requested or service your policy
- Market our products
- Handle your claim
- Prevent fraud
- Comply with requests from regulatory and law enforcement authorities
- Participate in insurance support organizations

The persons or organizations with whom we may share your personal information may include, among others:

- Your agent, broker or Allstate-affiliated companies
- Companies that perform services, such as marketing, credit card processing, and performing communication services on our behalf
- Business partners that assist us with tracking how visitors use allstate.com
- Other financial institutions with whom we have a joint marketing agreement
- Other insurance companies that play a role in an insurance transaction with you
- Independent claims adjusters
- A business or businesses that conduct actuarial or research studies



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- Those who request information pursuant to a subpoena or court order
- Repair shops and recommended claims vendors

The Internet and Your Information Security

We use cookies, analytics and other technologies to help us provide users with better service and a more customized web experience. Additionally, our business partners use tracking services, analytics and other technologies to monitor visits to allstate.com. The website may also use Web beacons (also called "clear GIFs" or "pixel tags") in conjunction with cookies. If you prefer, you can choose to not accept cookies by changing the settings on your web browser. Also, if you would like to learn about how we gather and protect your information over the Internet, please see our online privacy statement located at the bottom of the allstate.com homepage.

To learn more, the allstate.com Privacy Statement provides information relating to your use of the website. This includes, for example, information regarding:

- 1) How we collect information such as IP address (the number assigned to your computer when you use the Internet), browser and platform types, domain names, access times, referral data, and your activity while using our site;
- 2) Who should use our website;
- 3) The security of information over the Internet; and
- 4) Links and co-branded sites.

How You Can Review and Correct Your Personal Information

You can request to review your personal information contained in our records at any time. To do this, please send a letter to the address below requesting to see your information for the previous two years. If you believe that our information is incomplete or inaccurate, you can request that we correct it. Please note we may not be able to provide information relating to investigations, claims, litigation, and other matters. We will be happy to make corrections whenever possible.

Please send requests to:

Allstate Insurance Company Customer Privacy Inquiries
P.O. Box 40047
Roanoke, VA 24022-0047

Your Preference for Sharing Personal Information

We would like to share your personal information with one or more Allstate affiliates in order to make you aware of different products, services and offers they can provide. However, you can request that Allstate and its affiliate companies not share

your personal information with our affiliates for marketing products and services.

To request that we not allow other Allstate affiliates to use your personal information to market their products and services, you can contact us by calling 1-800-856-2518 twenty-four hours a day, seven days a week. Please keep in mind that it may take up to four weeks to process your request. If you previously contacted us and asked us not to allow other Allstate affiliates to use your personal information, your previous choice still applies and you do not need to contact us again. If you would like to change your previous choice please call the number above at any time.

We Appreciate Your Business

Thank you for choosing Allstate. We understand your concerns about privacy and confidentiality, and we hope this notice has been helpful to you. We value our relationship with you and look forward to keeping you in Good Hands®.

If you have questions or would like more information, please don't hesitate to contact your Allstate agent or call the Allstate Customer Information Center at 1-800-ALLSTATE.

We reserve the right to change our Privacy practices, procedures, and terms.

Allstate Insurance Company

Allstate entities on which behalf this notice is provided and amongst which information may be shared:

The Allstate family of companies, LSA Securities, Deerbrook General Agency, Inc., Deerbrook Insurance Company, North Light Specialty Insurance Company, Northbrook Indemnity Company.

Please Note: Allstate affiliates American Heritage Life Insurance Company, Castle Key Insurance Company and Castle Key Indemnity Company participate in information sharing with the affiliates listed above, but have a separate privacy notice for their customers.

(ed. 10/2015)

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